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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Anderson, et al      Docket No.: ISAA0045  
Serial No. : 09/675,412      Art Unit: 3671  
Filed: 29 September 2000      Examiner: Beach, Thomas A.  
Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING  
CONTENT MINING

Date: 8 June 2005

Assistant Commissioner for Patents  
Mail Stop - Amendments  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

Sir:

This is a Response to the Final Office Action, dated 03 November 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.